

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

**Area Name : Census Tract 3038.03, Harford County, Maryland**

Subject	Census Tract 3038.03, Harford County, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	3,977	+/- 265	100.0%	+/- (X)
<b>In labor force</b>	2,878	+/- 312	72.4%	+/- 4.6
Civilian labor force	2,878	+/- 312	72.4%	+/- 4.6
Employed	2,765	+/- 272	69.5%	+/- 4.1
Unemployed	113	+/- 82	2.8%	+/- 2
Armed Forces	0	+/- 17	0%	+/- 0.9
<b>Not in labor force</b>	1,099	+/- 169	27.6%	+/- 4.6
Civilian labor force	2,878	+/- 312	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	3.9%	+/- 2.6
<b>Females 16 years and over</b>				
In labor force	2,099	+/- 166	(X)	+/- (X)
Civilian labor force	1,409	+/- 192	67.1%	+/- 6.3
Employed	1,363	+/- 187	64.9%	+/- 6.6
<b>Own children under 6 years</b>	378	+/- 163	(X)	+/- (X)
All parents in family in labor force	221	+/- 110	58.5%	+/- 26.2
<b>Own children 6 to 17 years</b>	681	+/- 132	(X)	+/- (X)
All parents in family in labor force	521	+/- 141	76.5%	+/- 16
<b>COMMUTING TO WORK</b>				
Workers 16 years and over	2,751	+/- 281	100.0%	+/- (X)
Car, truck, or van -- drove alone	2,129	+/- 266	77.4%	+/- 6.7
Car, truck, or van -- carpooled	370	+/- 172	13.4%	+/- 5.8
Public transportation (excluding taxicab)	17	+/- 27	0.6%	+/- 1
Walked	17	+/- 29	0.6%	+/- 1
Other means	19	+/- 22	0.7%	+/- 0.8
Worked at home	199	+/- 118	7.2%	+/- 4.3
<b>Mean travel time to work (minutes)</b>	35.5	+/- 3.7	(X)%	+/- (X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	2,765	+/- 272	100.0%	+/- (X)
Management, business, science, and arts occupations	1,322	+/- 195	47.8%	+/- 7.3
Service occupations	205	+/- 103	7.4%	+/- 3.5
Sales and office occupations	775	+/- 240	28%	+/- 7.6
Natural resources, construction, and maintenance occupations	309	+/- 131	11.2%	+/- 4.6
Production, transportation, and material moving occupations	154	+/- 83	5.6%	+/- 3
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	2,765	+/- 272	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	10	+/- 23	0.4%	+/- 0.8
Construction	141	+/- 79	5.1%	+/- 2.9
Manufacturing	251	+/- 93	9.1%	+/- 3.5
Wholesale trade	33	+/- 37	1.2%	+/- 1.4
Retail trade	347	+/- 139	12.5%	+/- 4.5
Transportation and warehousing, and utilities	141	+/- 93	5.1%	+/- 3.4
Information	121	+/- 100	4.4%	+/- 3.5
Finance and insurance, and real estate and rental and leasing	277	+/- 110	10%	+/- 3.5
Professional, scientific, and management, and administrative and waste	355	+/- 148	12.8%	+/- 4.9
Educational services, and health care and social assistance	641	+/- 176	23.2%	+/- 6.4
Arts, entertainment, and recreation, and accommodation and food services	180	+/- 172	6.5%	+/- 6.1
Other services, except public administration	23	+/- 27	0.8%	+/- 1
Public administration	245	+/- 107	8.9%	+/- 4.1

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	2,765	+/- 272	100.0%	+/- (X)
Private wage and salary workers	2,188	+/- 331	79.1%	+/- 6.7
Government workers	514	+/- 179	18.6%	+/- 6.9
Self-employed in own not incorporated business workers	63	+/- 52	2.3%	+/- 1.9
Unpaid family workers	0	+/- 17	0%	+/- 1.3
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	2,115	+/- 146	100.0%	+/- (X)
Less than \$10,000	119	+/- 96	5.6%	+/- 4.4
\$10,000 to \$14,999	85	+/- 76	4%	+/- 3.5
\$15,000 to \$24,999	70	+/- 51	3.3%	+/- 2.4
\$25,000 to \$34,999	172	+/- 91	8.1%	+/- 4.4
\$35,000 to \$49,999	199	+/- 88	9.4%	+/- 4.1
\$50,000 to \$74,999	479	+/- 140	22.6%	+/- 6.4
\$75,000 to \$99,999	316	+/- 110	14.9%	+/- 5.4
\$100,000 to \$149,999	414	+/- 116	19.6%	+/- 5.6
\$150,000 to \$199,999	166	+/- 79	7.8%	+/- 3.8
\$200,000 or more	95	+/- 61	4.5%	+/- 2.9
<b>Median household income (dollars)</b>	\$71,602	+/- 7166	(X)%	+/- (X)
<b>Mean household income (dollars)</b>	\$83,012	+/- 7237	(X)%	+/- (X)
With earnings	1,697	+/- 143	80.2%	+/- 5.8
Mean earnings (dollars)	\$85,155	+/- 8642	(X)%	+/- (X)
With Social Security	631	+/- 129	29.8%	+/- 5.9
Mean Social Security income (dollars)	\$17,089	+/- 2347	(X)%	+/- (X)
With retirement income	528	+/- 142	25%	+/- 6.2
Mean retirement income (dollars)	\$22,081	+/- 5618	(X)%	+/- (X)
With Supplemental Security Income	74	+/- 62	3.5%	+/- 2.9
Mean Supplemental Security Income (dollars)	\$11,999	+/- 2567	(X)%	+/- (X)
With cash public assistance income	80	+/- 61	3.8%	+/- 2.8
Mean cash public assistance income (dollars)	\$4,899	+/- 5555	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	108	+/- 69	5.1%	+/- 3.2
<b>Families</b>	1,425	+/- 127	100.0%	+/- (X)
Less than \$10,000	0	+/- 17	0%	+/- 2.4
\$10,000 to \$14,999	13	+/- 22	0.9%	+/- 1.5
\$15,000 to \$24,999	27	+/- 32	1.9%	+/- 2.2
\$25,000 to \$34,999	145	+/- 98	10.2%	+/- 6.5
\$35,000 to \$49,999	97	+/- 78	6.8%	+/- 5.3
\$50,000 to \$74,999	296	+/- 111	20.8%	+/- 7.5
\$75,000 to \$99,999	234	+/- 90	16.4%	+/- 6.3
\$100,000 to \$149,999	352	+/- 107	24.7%	+/- 7.8
\$150,000 to \$199,999	166	+/- 79	11.6%	+/- 5.5
\$200,000 or more	95	+/- 61	6.7%	+/- 4.3
Median family income (dollars)	\$89,063	+/- 9710	(X)%	+/- (X)
Mean family income (dollars)	\$99,648	+/- 9719	(X)%	+/- (X)
Per capita income (dollars)	\$35,372	+/- 2977	(X)%	+/- (X)
<b>Nonfamily households</b>	690	+/- 197	(X)	+/- (X)
Median nonfamily income (dollars)	\$43,362	+/- 10968	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$46,918	+/- 9473	(X)%	+/- (X)
Median earnings for workers (dollars)	\$40,958	+/- 4850	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$64,471	+/- 17082	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$47,983	+/- 8961	(X)%	+/- (X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	5,022	+/- 304	5022%	+/- (X)
<b>With health insurance coverage</b>	4,971	+/- 307	99%	+/- 1.1
With private health insurance	4,600	+/- 352	91.6%	+/- 3.5
With public coverage	1,184	+/- 201	23.6%	+/- 4.3
<b>No health insurance coverage</b>	51	+/- 57	1%	+/- 1.1
Civilian noninstitutionalized population under 18 years	1,138	+/- 130	1138%	+/- (X)
No health insurance coverage	0	+/- 17	0%	+/- 3
Civilian noninstitutionalized population 18 to 64 years	3,191	+/- 263	3191%	+/- (X)
<b>In labor force:</b>	2,778	+/- 307	2778%	+/- (X)
<b>Employed:</b>	2,665	+/- 265	2665%	+/- (X)
<b>With health insurance coverage</b>	2,631	+/- 260	98.7%	+/- 1.5
With private health insurance	2,547	+/- 252	95.6%	+/- 3.2
With public coverage	138	+/- 106	5.2%	+/- 3.9
<b>No health insurance coverage</b>	34	+/- 42	1.3%	+/- 1.5
<b>Unemployed:</b>	113	+/- 82	113%	+/- (X)
<b>With health insurance coverage</b>	113	+/- 82	100%	+/- 26.1
With private health insurance	100	+/- 80	88.5%	+/- 19.5
With public coverage	13	+/- 21	11.5%	+/- 19.5
<b>No health insurance coverage</b>	0	+/- 17	0%	+/- 26.1
<b>Not in labor force:</b>	413	+/- 131	413%	+/- (X)
<b>With health insurance coverage</b>	396	+/- 123	95.9%	+/- 9.3
With private health insurance	272	+/- 110	65.9%	+/- 20.5
With public coverage	148	+/- 92	35.8%	+/- 18.8
<b>No health insurance coverage</b>	17	+/- 40	4.1%	+/- 9.3
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	0.9%	+/- 1.5
<b>With related children under 18 years</b>	(X)	+/- (X)	1.9%	+/- 3.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 19.6
<b>Married couple families</b>	(X)	+/- (X)	0%	+/- 3
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 6.8
With related children under 5 years only	(X)	+/- (X)	0%	+/- 21.8
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	0%	+/- 17
<b>With related children under 18 years</b>	(X)	+/- (X)	0%	+/- 28.5
With related children under 5 years only	(X)	+/- (X)	-%	+/- **
<b>All people</b>	(X)	+/- (X)	4.4%	+/- 2.7
<b>Under 18 years</b>	(X)	+/- (X)	1.1%	+/- 1.9
Related children under 18 years	(X)	+/- (X)	1.1%	+/- 1.9
Related children under 5 years	(X)	+/- (X)	0%	+/- 10.5
Related children 5 to 17 years	(X)	+/- (X)	1.6%	+/- 2.7
<b>18 years and over</b>	(X)	+/- (X)	5.3%	+/- 3.4
18 to 64 years	(X)	+/- (X)	4.4%	+/- 3.1
65 years and over	(X)	+/- (X)	9.4%	+/- 11.5
<b>People in families</b>	(X)	+/- (X)	0.6%	+/- 1.1
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	23.9%	+/- 12.8

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.